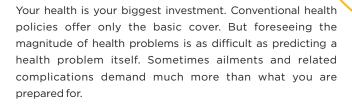
Group Advanced Top Up Health Insurance

Make your health insurance cover much bigger.

Easily and Conveniently.





A solution for this can be provided by "**Group Advanced Top Up Health Insurance**" from Royal Sundaram General Insurance Co. Limited, a Top Up health insurance plan with a deductible on annual aggregate basis which offers wide range of deductible and sum insured options. It comes at a very reasonable cost and helps you make your health insurance cover much bigger.

Sum Insured and Deductible options

Customer has the option to choose from a wide range of Deductible and Sum Insured's available under this plan:

Deductible (₹)	Sum Insured (₹)
5 lakhs	10 lakhs, 15 lakhs, 20 lakhs, 45 lakhs, 70 lakhs, 95 lakhs
10 lakhs	15 lakhs, 40 lakhs, 65 lakhs, 90 lakhs
15 lakhs	10 lakhs, 35 lakhs, 60 lakhs, 85 lakhs
20 lakhs	30 lakhs, 55 lakhs, 80 lakhs
25 lakhs	25 lakhs, 50 lakhs, 75 lakhs

Sum insured is on annual basis. Deductible will be applied on the annual aggregate basis per policy year.



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Key Benefits

Inpatient Ca	ar
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Modern Treatments

Life Protect Benefit

Home Care Treatment

Pre-Hospitalization

Post Hospitalization

Day Care Treatments

Domiciliary Hospitalisation

Organ Donor Expenses

4 Ayush Treatment

Ambulance Cover including App-based Cab cover

Second Opinion for 22 Critical Illness

Product Benefits - Group Advanced Top Up Health Insurance

Deductible	Sum Insured (SI) ₹
5 lakhs	10 lakhs, 15 lakhs, 20 lakhs, 45 lakhs, 70 lakhs, 95 lakhs
10 lakhs	15 lakhs, 40 lakhs, 65 lakhs, 90 lakhs
15 lakhs	10 lakhs, 35 lakhs, 60 lakhs, 85 lakhs
20 lakhs	30 lakhs, 55 lakhs, 80 lakhs
25 lakhs	25 lakhs, 50 lakhs, 75 lakhs
Product Feature	Scope of Benefits
Inpatient Care	Covered upto sum insured
Modern treatments	Covered upto sum insured
Home Care treatment	Upto ₹50,000 per event per insured person and ₹1 lakh
	per policy year per insured person
Life Protect Benefit ^s	10% of sum insured per policy year
Pre and post hospitalization expenses	60/90 days, covered upto sum insured
Day care procedures	Covered up to sum insured (All Day Care Treatments), Pre and post-hospitalization medical expenses are Payable up to 30 days under day care procedures.
Organ Donor Expenses	Covered upto sum insured
Domiciliary Hospitalization	Covered upto sum insured, Pre and Post-hospitalizationmedical expenses are payable up to 60 days and 90 days respectively under domiciliary hospitalization
Ayush Treatment	Covered upto sum insured
Ambulance Cover including App-based Cab cover#	Covered upto ₹3000 per hospitalization.
Second Opinion for 22 specified Critical Illness	Available once during policy year for 22 specified critical illnesses
Waiting Periods	
Initial Waiting Period	30 days
Pre-Existing Diseases waiting period	36 months
Specific waiting period*	24 months

Optional Benefit

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Reduction in Pre-Existing Diseases	Reduction in PED waiting period from 36 months to 24 months.
waiting period	

Notes:

- * 24 months waiting period for the following illnesses:
 - a) Cataract
 - b) Stones in biliary and urinary systems
 - c) Hernia / Hydrocele
 - d) Hysterectomy for any benign disorder
 - e) Lumps/cysts/nodules/polyps/internal tumours
 - f) Gastric and Duodenal Ulcers
 - g) Surgery on tonsils / adenoids
 - $h) \quad Osteo arthrosis/Arthritis/Gout/Rheumatism/Spondylosis/Spondylitis/Intervertebral\, Disc\ Prolapse$
- I) Fissure / Fistula / Haemorrhoid
- $j) \qquad \text{Sinusitis/Deviated Nasal Septum/Tympanoplasty/Chronic Suppurative Otitis Media}$
- k) Benign Prostatic Hypertrophy
- I) Knee/Hip Joint replacement
- m) Dilatation and Curettage
- n) Varicose veins
- o) $\ \, \text{Dysfunctional Uterine Bleeding/Fibroids/Prolapse Uterus/Endometriosis} \\$
- p) Chronic Renal Failure or end stage Renal Failure or Chronic liver failure
- \$ This can be used in case of Life Threatening Conditions only and once in a policy year. This is an additional benefit over & above Sum Insured
- # To and fro hospital Cab Fare on producing the app-based Cab Bill up to the limit specified. Not applicable for day care procedures

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Policy Tenure	1/2/3 years
Cover Type	Individual/ Family Floater covering 2 adults and up to 4 children
	(Proposer need not to be covered in the same policy)
Entry age	Adult: 18 years to 65 years Dependent Children: 91 days to 25 years (After 25 years, dependent children will be covered as adults in a separate policy)
Room Rent	No room rent capping
Discount on Multiyear policy	6% discount for 2 years policy 9% discount for 3 years policy

Note: No medical tests required. Answer to two questions mentioned in the proposal form (under Medical Questions) making full disclosures of health status of the insured. You may be subject to Tele verification basis insured health disclosures.



Disclaime

Group Advanced Top Up Health Insurance Pain is an IRDAI approved product with UIN-RSAHLGP24029V012324, which is underwritten and serviced by Royal Sundaram General Insurance Co. Limited. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate.

Section 41 of the Insurance Act, 1938 - Prohibition of rebates

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
- $2) \qquad \text{Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.} \\$

Royal Sundaram IRDAI Reg. No.102 CIN: U67200TN2000PLC045611

Call **1860 425 0000**

Visit www.royalsundaram.in

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